## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

| IN RE:                    | ) |                       |
|---------------------------|---|-----------------------|
| DEVIN BRYAN HEWETT and    | ) | CASE NO. 11-02504-PMG |
| CATHRYNE PALACIOS HEWETT, | ) | CHAPTER 13            |
|                           | ) |                       |
| Debtors.                  | ) |                       |
|                           |   |                       |

## ORDER GRANTING DEBTORS' MOTION TO DETERMINE SECURED STATUS OF CLAIM NINE (9) OF WELLS FARGO BANK, N.A. AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE

THIS CASE is before the Court on the Debtors' Motion to Determine Secured Status of the Homestead property mortgage held by Wells Fargo Bank, N.A. (Claim Nine) and to Strip Lien (the "Motion") filed July 28, 2011 and said Creditor having failed to file a written response to the Motion in accordance with Rule 2002--4, Local Bankruptcy Rules, it is

## ORDERED:

- 1. The Motion to Determine Secured Claim Status Nine (9) is GRANTED pursuant to 11 U.S.C. §506(a) and the mortgage lien is voided pursuant to 11 U.S.C. §506(d).
- 2. The value of that portion of Claim Nine (9) secured by Real Property (Homestead) is \$0.00. The balance of this claim shall be treated as unsecured.
  - 3. The legal description of this property is as follows:

Lots 2 and 3, Block 4, JOHNSON'S REPLAT according to the Plat thereof as recorded in Plat Book 20, Pages 49 and 49A, of the current Public Records of Duval County, Florida.

4. The mortgage held by Wells Fargo Bank, N.A. recorded on August 6, 2007 at Book 14121, Pages 358 through 371, Document No. 2007252302 of the official records of Duval County, Florida, shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of Wells Fargo Bank,

PRECORDED IN THE US BANKRUNTO CONTROL OF THE MIDDLE DISTRICT OF THE PACKSONVILLE DIVISION

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N.A.'s lien prior to the entry of the Debtors' discharge. Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

DATED this \_\_\_\_ day of August 2011 at Jacksonville, Florida

PAUL M. GLENN

Chief United States Bankruptcy Judge

Copies to:

Debtors, Devin and Cathryne Hewett, 3832 Bessett Road, Jacksonville, FL 32218

Bankruptcy Law Firm of Lansing J. Roy, P.A., Debtors' Attorney, 1710 Shadowood Lane, Suite 210, Jacksonville, FL 32207

Douglas W. Neway, Trustee, P.O. Box 4308, Jacksonville, FL 32201-4308

United States Trustee's Office, 175 West Central Blvd, Suite 620, Orlando, FL 32801-2476

Creditor, Elizabeth Field, Wells Fargo Bank, N.A., Home Equity Group

X2303-01A - 1 Home Campus, Des Moines, IA 50328-0001

Designated Officer for Creditor, Dick Kovacevich, Chairman & CEO, Wells Fargo Bank, N.A. 420 Montgomery Street, San Francisco, CA 94104

I certify the foregoing to be true and correct copy of the original. CLERK OF COURT

Dated: 10/21/2011